

Notice of Allowability

Application No.

10/776,407

Examiner

Evens Augustin

Applicant(s)

CROSSON SMITH, STEVEN A.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Amendment filed on 3/17/2006.
2. ☒ The allowed claim(s) is/are 1,5-8,11 and 12.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

Status of Claims

1. Claims 1, 5-8, 11-12 have been examined.

Examiner's Amendment

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Tim O'Hagan on 26 May 2006.

The Application has been amended as follows:

1. (Currently Amended) A method for operating a server to generate an electronic fund transfer submission for transfer to a payments processor, the electronic fund transfer submission comprising an electronic fund transfer disbursement file and an authorization message of a predetermined data structure, the authorization message being received from a remote client system, the method comprising:
generating a digest of the electronic fund transfer disbursement file by
performing a hash on the electronic fund transfer disbursement file;

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transferring the digest to the remote system;
transferring authorization control code to the remote system;
executing the transferred the authorization control code being [executed] by the remote system to generate the authorization message on the remote system, [and return the authorization message to the server,] generating the authorization message comprising the following steps:

generating [additional] message attributes;
generating authenticated attributes, the authenticated attributes comprising the [additional] message attributes and the digest;
generating a digital signature of the authenticated attributes by passing the authenticated attributes to a file authentication component of the remote system as part of a digital signature request;

generating a dummy data string;
generating a dummy authorization message with the predetermined data structure by passing the dummy data string to the file authentication component of the remote system as part of an authorization response request, the dummy authorization message including a digest of the dummy data string; a digital signature of the digest of the dummy data string, and a digital certificate corresponding to the digital signature;

generating the authorization message from the dummy authorization message by making the following replacements within the dummy authorization message: i) replacing the digest of the dummy data string with the digest of the

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electronic fund transfer disbursement file as provided by the server; and ii) replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer disbursement file; and

returning the authorization message to the server;

the server further receiving the authorization message from the remote system;

combining the electronic fund transfer disbursement file with the authorization message to create the electronic fund transfer submission; and

transferring the electronic fund transfer submission to the payments processor.

7. (Currently Amended) A method for operating a server to generate an electronic fund transfer submission for transfer to a payments processor, the electronic fund transfer submission comprising an electronic funds transfer disbursement file and an authorization message of a predetermined data structure, the authorization message being received from a remote [client] system, the method comprising:

generating a digest of the electronic fund transfer disbursement file by

performing a hash on the electronic fund transfer disbursement file;

transferring the digest to the remote system;

generating the authorization message by [receiving the authorization message] from the remote system, the authorization message being generated by the remote system performing the following steps:

generating additional message attributes;

generating authenticated attributes, the authenticated attributes

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comprising the additional message attributes and the digest;

generating a digital signature of the authenticated attributes;

generating a dummy data string;

generating a dummy authorization message with the predetermined data structure, the dummy authorization message including a digest of the dummy data string; a digital signature of the digest of the dummy data string, and a digital certificate corresponding to the digital signature;

generating the authorization message from the dummy authorization response message by making the following replacements within the dummy authorization message: i) replacing the digest of the dummy data string with the digest of the electronic fund transfer disbursement file as provided by the server; and ii) replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer disbursement file; and

returning the authorization message to the server; and

the server further combining the electronic fund transfer disbursement file with the authorization message to create the electronic fund transfer submission; and transferring the electronic fund transfer submission to the payments processor.

3. Claims 1, 5-8 and 11-12 have been allowed

Reasons for Allowance

4. The present application is directed to a Method for Remotely Authorizing a Payment Transaction file over an open network. The invention sends the **digest of a hashed** payment authorization request to a remote system. The remote system in turn executes the payment authorization request and subsequently sends a payment authorization response to a server, in order to initiate a payment. The aspect of sending Electronic Funds Transfer (EFT) over a network is well known. The closest prior art by Linehan (U.S 6327578), discloses an invention that includes the step of sending from a consumer's computer a start message over an Internet network to a merchant's computer. The merchant's computer then replies to the consumer's computer with a merchant message including a wallet initiation message, a merchant digital signature, and a digital certificate from an acquiring bank. According to Linehan, a merchant generates an authorization request, which includes payment amount, order description, timestamp, a random nonce, and possible additional data depending upon requirements (column 9, lines 35-40). The authorization request can also include a hash of an order description instead of the actual order description (column 16, lines 18-25). The authorization request or hash is transferred to a remote system (column 14, lines 28-31). Once the authorization request/hash is sent to consumer computer, the request gets sent to consumer's/issuing bank and verifies the merchant's signature to prove that the consumer is dealing with the actual merchant and validates the merchant's certificate and the acquirer's certificate (column 6, lines 8-12, column 15, lines 25-32). However, Linehan does not disclose the aspect of generating a **payment authorization** message from the consumer by generating by **hashing a dummy data string, and digital**

signature of the hashed dummy data string. Linehan does not teach the aspect of generating a payment authorization message by **replacing the digest of the dummy data string** with the digest of the electronic fund transfer disbursement file, and **replacing the digital signature of the digest of the dummy data string** with the digital signature of the digest of the electronic fund transfer disbursement file. The authorization message gets returned to the server, which further combines the electronic fund transfer disbursement file with the authorization message to create the electronic fund transfer submission.

Another prior art by Kuwahara et al. (U.S. 20020016745) discloses the aspect of replacing the a dummy credit card number that is set in the order data with the regular credit card number of the user (page 11, par. 190). However, the prior art Kuwahara et al. does not disclose the aspect of hashing the dummy the data string and creating a dummy authorization message with its own digital signature. This is significant because the current application generates the actual authorization message by replacing the digest of the dummy data string with the digest of the electronic fund transfer disbursement file as provided by the server and replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer.

Therefore, the present apparatus and method is distinguished from the prior art as the prior art does not teach nor fairly suggest generating a payment authorization message by replacing the digest of the dummy data string with the digest of the electronic fund transfer disbursement file, and replacing the digital signature of the digest of the dummy data string with

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the digital signature of the digest of the electronic fund transfer disbursement file. The authorization message gets returned to the server, which further combines the electronic fund transfer disbursement file with the authorization message to create the electronic fund transfer submission.

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- **Doggett et al. (US 5677955)** - An electronic instrument is created in a computer-based method for affecting a transfer of funds from an account of a payer in a funds-holding institution to a payee. The electronic instrument includes an electronic signature of the payer, digital representations of payment instructions, the identity of the payer, the identity of the payee, and the identity of the funds-holding institution
- **Wheeler et al. (US 6915430)** - The present invention generally relates to electronic communications and, in particular, to devices that generate digital signatures associated with electronic communications
- **Redlich et al. (US 20050138110)** - The present invention relates to a data security system and method and, more specifically, to a process, program and system which operates to secure files and data objects in a computer system and network with multiple independent levels of security

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6. Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

7. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Evens Augustin whose telephone number is (571) 272-6860. The Examiner can normally be reached on Monday-Friday from 8:30 AM-5:00 PM.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, James P. Trammell, can be reached at (571) 272-6712.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

c/o Technology Center 3600

Washington, D.C. 20231

or faxed to:

(571) 273-8300 (for formal communications intended for entry and after-final communications),

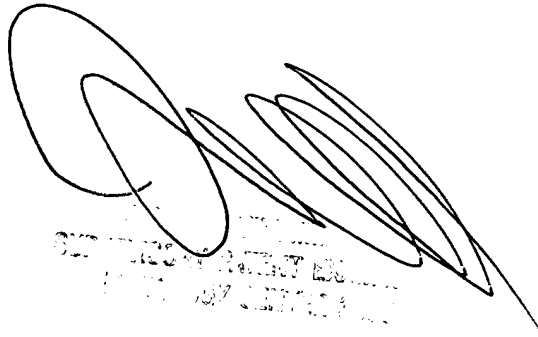
or:

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(571) 273-6709 (for informal or draft communications, please label
"PROPOSED" or "DRAFT")

Evens Augustin

June 5th, 2006



Handwritten signature of Evens Augustin, dated June 5th, 2006. The signature is written in black ink and is positioned over a faint, illegible stamp.